



## The Most Affordable Plans for Students Drive down the Cost of Healthcare

Five Points Benefit Plans, LLC Healthcare in conjunction with First Health Network, the largest PPO network in the nation with more than 1,000,000 healthcare professionals and 6,000 facilities, offers access to quality, affordable healthcare. Optum RX pharmacy benefits: Optum RX is the largest and most affordable pharmacy benefit program. We help College Students receive access to the most affordable health care in all 50 states.

### Student Health Association Plans

#### Preventive Care

At Five Points Benefit Plans we offer medical services recommended by the CMS guidelines for preventive care. There is zero out-of-pocket expense and no deductible to meet for any scheduled preventive care service or routine in-network checkup, Pap smear, flu shot, basic eye and hearing exams. It's easier to stay healthy with regular preventive care. 100% covered at zero cost to you. **1 visit per calendar year.**

#### Primary Care Visits

Primary Care services, is the core of Five Points Benefit Plans, and is considered the key for you to becoming and staying healthy. This includes medical care needs such as Primary Care office visits and X-rays. **Unlimited visits per year.**

#### Specialist

Specialist services are available with NO referral from the member's Primary Care Provider (PCP). **Unlimited visits per year.**

**Hospital and Surgical available with Basic and Plus Plans.**

#### Urgent Care

Services are covered at the nearest in-network Urgent Care center for treatment of an injury or illness. Urgent Care handles medical situations that can't wait or are just a little more complex than what your Primary Care Physician normally performs. **Limited visits per year.**

#### Labs

In-Network Labs (QUEST, LAB CORP, CPL) includes lab tests to ensure the medical care you need. **Unlimited visits per year.**

#### Prescription Drug Benefit Program

Optum RX Pharmacy Benefit Plan delivers in both brand name and generic drugs.

#### Ultrasounds, MRIs, CT, and Pet Scans

Imaging is available at the nearest in-network Diagnostic Facility, Urgent Care, and your provider's office. Ultrasounds, CT Scans or MRIs, Pet, Mammogram. **Limited visits per year. Hospital Facilities Excluded.**

**60% Co-Insurance applies at the negotiated contract rate with The First Health Network (PPO) when performed in-network.**

# Student Health Association Plans

Benefits	Basic - \$45	Plus - \$99
<b>Covers 100% Preventive Care Services when performed in-network</b>		
Preventive Care <small>(recommended by CMS and is ACA Compliant)</small>	100% Covered	100% Covered
<b>Outpatient Services (per visit or procedure) when performed in-network</b>		
Primary Care (PCP) Office Visits Routine X-rays & Lab Tests associated with PCP visits	60% of the Negotiate Rate No Co-Pay or Deductible	60% of the Negotiate Rate No Co-Pay or Deductible
Routine Specialty Care Office Visit Cardiology, OBGYN, Dermatology...etc	60% of the Negotiate Rate No Co-Pay or Deductible	60% of the Negotiate Rate No Co-Pay or Deductible
MRI, CT, Pet Scan, Stress Test, Ultrasound <b>Hospital Facilities Excluded</b>	60% of the Negotiate Rate No Co-Pay or Deductible <b>Up to \$150 per visit, 2 visits per calendar year</b>	60% of the Negotiate Rate No Co-Pay or Deductible <b>Up to \$150 per visit, 3 visits per calendar year</b>
Urgent Care	60% of the Negotiate Rate No Co-Pay or Deductible <b>Up to \$150 per visit, 1 visit per calendar year</b>	60% of the Negotiate Rate No Co-Pay or Deductible <b>Up to \$150 per visit, 2 visits per calendar year</b>
*Emergency Room	60% No Co-Pay or Deductible No Co-Pay or Deductible <b>Up to \$150 per visit, 1 visit per calendar year</b> *Subject to Medical Necessity	60% of the Negotiate Rate No Co-Pay or Deductible <b>Up to \$150 per visit, 2 visits per calendar year</b> *Subject to Medical Necessity
OB/GYN Office visit Only - Routine prenatal care visit	60% of the Negotiate Rate No Co-Pay or Deductible <b>3 visit per calendar year, Up to \$75 per visit</b>	60% of the Negotiate Rate No Co-Pay or Deductible <b>6 visit per calendar year, Up to \$75 per visit</b>
<b>Inpatient Hospital Care when performed in-network</b>		
Inpatient Hospitalization	60% of the Negotiate Rate <b>Up to \$1,000 per day, 1 day max</b>	60% of the Negotiate Rate <b>Up to \$1,000 per day, 3 day max</b>
Inpatient Surgery	60% of the Negotiate Rate <b>Up to \$500 per day, 1 day max</b>	60% of the Negotiate Rate <b>Up to \$1,000 per day, 1 day max</b>
Anesthesia in or out patient	60% of the Negotiate Rate <b>Up to \$500 per day, 1 day max</b>	60% of the Negotiate Rate <b>Up to \$1,000 per day, 2 day max</b>
Intensive Care	60% of the Negotiate Rate <b>Up to \$500 per day, 1 day max</b>	60% of the Negotiate Rate <b>Up to \$1,000 per day, 2 day max</b>
Outpatient Surgery	60% of the Negotiate Rate <b>Up to \$500 per day, 1 day max</b>	60% of the Negotiate Rate <b>Up to \$1,000 per day, 1 day max</b>
<b>Maternity</b>	60% of the Negotiate Rate, after (\$10,000) Deductible <b>Up to \$1,000 per day, 2 day max</b>	60% of the Negotiate Rate, after (\$7,500) Deductible <b>Up to \$1,000 per day, 2 day max</b>
 <b>Prescription drugs Benefit - 30 to 90 supply</b>		
Generic – Tier I	60% of the Negotiate Rate No-Co Pay or Deductible <b>Per Member (PM)/Per month (PM)</b>	60% of the Negotiate Rate No-Co Pay or Deductible <b>Per Member (PM)/Per month (PM)</b>
Preferred Brand – Tier II	60% of the Negotiate Rate, after \$500 deductible <b>Up to \$300 per prescription, PM/PM</b>	60% of the Negotiate Rate, after \$500 deductible <b>Up to \$300 per prescription, PM/PM</b>
Non-Preferred Brand – Tier III	60% of the Negotiate Rate, after \$500 deductible <b>Up to \$300 per prescription, PM/PM</b>	60% of the Negotiate Rate, after \$500 deductible <b>Up to \$300 per prescription, PM/PM</b>
Specialty Dugs	60% of the Negotiate Rate, after \$500 deductible <b>Up to \$300 per prescription, PM/PM</b>	60% of the Negotiate Rate, after \$500 deductible <b>Up to \$300 per prescription, PM/PM</b>

1. \*ER visits are subject to review, and are meant only for life threatening situations.